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Attorney Docket No.: 3775/2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Uzi Murad et al.

Serial No. : 09/294,567

Examiner: Romain Jeanty

**RECEIVED**

Filed : April 20, 1999

Group Art Unit: 2163

**FEB 04 2002**

**Group 2100**

Title : TELECOMMUNICATIONS SYSTEM FOR GENERATING  
A THREE-LEVEL CUSTOMER BEHAVIOR PROFILE AND  
FOR DETECTING DEVIATION FROM THE PROFILE TO  
IDENTIFY FRAUD



Assistant Commissioner for Patents  
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of each document listed therein, pursuant to 37 C.F.R. §§ 1.97 and 1.98. The Examiner is requested to consider the enclosed documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the applicant's undersigned Attorney.

This IDS is being filed under 37 CFR 1.97(d) as it is being filed after the period specified in 37 CFR 1.97(c), but on or before payment of the issue fee, and is accompanied by:

a statement related to 37 CFR 1.97(e), and

a check for \$180.00 as the fee set forth in 37 CFR 1.17(p).

**Statement related to 37 CFR 1.97(e)(1)**

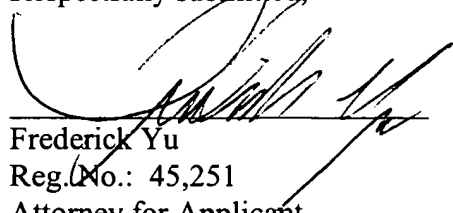
Each item of information contained in the IDS was first cited in a communication from a foreign patent office in a counterpart foreign application. Applicants undersigned attorney has no record of having received this communication more than three months prior to the filing of the IDS.

02/01/2002 MAHMEI 00000075 09294567 180.00 0P  
01 FC:126

The Commissioner is hereby authorized to charge the fee of \$     .00, and to charge any deficiency, or to credit any overpayment, to the undersigned attorney's Deposit Account No. 02-4270.

Dated: January 9, 2002

Respectfully submitted,

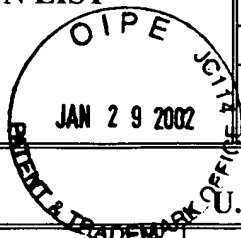
  
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I hereby certify that this paper is being deposited this date with the  
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Frederick Yu

1/9/02  
Date

<b>INFORMATION DISCLOSURE CITATION LIST</b>	<b>Atty. Docket No.: 3775/2</b>	<b>Application Serial No.: 09/294,567</b>
	<b>Applicants: Uzi Murad et al.</b>	
	<b>Filing Date: April 20, 1999</b>	<b>Group Art Unit: 2163</b>

**U.S. PATENT DOCUMENTS**

Exam. Init	Document Number	Date	Name	Class	Subclass
	5,465,387	11/4/95	Mukherjee		
	5,819,226	10/6/98	Gopinathan et al.		
	5,884,289	3/16/99	Anderson et al.		

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**FOREIGN PATENT DOCUMENTS**

Exam. Init.	Document Number	Date	Country	Class	Translation

**OTHER DOCUMENTS** (including Author, Title, Date, Pertinent Pages, etc.)


<b>Examiner:</b>	<b>Date Considered:</b>
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